



SMARTER FINANCIAL PLANNING



Jon showed me I would have enough money to live on until I was in my 90s!



Advice after divorce

I found Jon when I was searching for an adviser online. I spoke to two advisers initially, but I chose Jon because he was approachable - I instantly got the feeling I wasn't going to be ripped off!

I was 56 at the time and going through a divorce, so as a woman on my own, I wanted someone I felt comfortable with. I also liked the fact that he was offering fixed-fee charging.

The reason I was looking for financial advice was that I was going to receive a share of a pension as part of the divorce settlement, and I needed somewhere to put it. I also needed to know whether the amount would be enough to take me to old age. I had a small NHS pension as well.

Jon did some forecasts that made it clear how the money might last, based on different scenarios, such as the impact of drawing on the NHS pension and the eventual receipt of the state pension.

What he showed me was that I would have enough money to live on until I was in my 90s!



Jon opened the new pension account for me, and within a few months he was able to reassure me that I could afford to retire three years early. I was thinking I'd have to wait until I was 60 so this was lovely news!

Now I have a new house which I bought with my new partner Russ, and I've been able to pay off the mortgage.

Everything has changed a lot for me over the past few years and the money side of things has really helped.

Life first, money second

I know that Jon is always there, and I know he'll give me sensible advice.

He doesn't just look at the numbers, he looks at everything with a view to your situation and what's good for you. He asks what you want out of life first, in order to work out what the financial solution is. And you can see how happy he is that he's helping you in this way.

A fixed-fee approach

With regard to charging me, Jon charges based on the job he does, which helps me not to worry about costs.

He explains everything in simple terms and gives different options for different types of accounts. I know I can ask him questions as we go along and that he'll explain things in a way I can understand.

Russ has also had advice from Jon on my recommendation. He has said that Jon's approach is very different to that of the previous company he used, that meetings with him are always relaxed, and that his advice is current and tailored for you.